



Dated: May 12, 2015
The following is SO ORDERED:


David S. Kennedy
UNITED STATES CHIEF BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
at Memphis**

In re:)
)
RENITTA L. RAY) **Case No. 15-20194**
) **Chapter 13**
) **Judge David S. Kennedy**
Debtor(s).)

**AGREED ORDER MODIFYING CHAPTER 13 PLAN
BETWEEN SANTANDER CONSUMER USA INC. AND DEBTOR(S)**

It appearing to the satisfaction of the Court upon the signatures of counsel for the above Debtor(s), for Santander Consumer USA Inc. ("Santander"), and the Chapter 13 Trustee, that the parties have agreed to a resolution of Santander's Objection to Confirmation and a modification of Debtor's Chapter 13 Plan upon the following stipulated terms and conditions:

1. That the Debtor's Chapter 13 Plan, as confirmed, shall be modified to reflect that Santander Consumer USA Inc.'s claim secured by a 2012 Dodge Avenger bearing VIN 1C3CDZAG2CN309627 ("Vehicle") is valued at \$20,393.21, with an interest rate of 5.25%, to

be paid over the remaining life of the plan, at a monthly rate to be determined by the Chapter 13 Trustee.

2. The issue of whether Santander shall retain its lien on the Vehicle in accordance with 11 U.S.C. §1325(a)(5)(B)(i) or whether its lien continues post-discharge until payment in full of the Contract under applicable non-bankruptcy law because of the non-filing codebtor is reserved for future determination.

3. In the event the Debtor completes her plan and receives a discharge, the Court shall retain jurisdiction to determine whether Santander must release its lien on the Vehicle prior to payment in full of the Contract under applicable non-bankruptcy law.

4. All property shall remain property of the estate and shall vest in the Debtor, subject to paragraphs 2, only upon discharge pursuant to Section 1328(a), dismissal of the case or specific order of the Court. The Debtor shall remain in possession and control of all property of the estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

5. The Debtor and Santander agree and acknowledge that the terms of this paragraph will not survive the dismissal of the Debtor's bankruptcy case.

6. The Chapter 13 Trustee is hereby permitted to modify the Chapter 13 Plan as necessary to effectuate the terms of this Agreed Order.

7. No other creditors are adversely affected by this Order.

Agreed as to Form and Substance:

/s/ Victoria A. Ferraro

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/s/ Janet M. Lane, with permission

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DIRECTIONS FOR SERVICE:

Debtor
Debtor's Attorney
Chapter 13 Trustee
Victoria Ferraro